

**AMENDMENTS TO THE CLAIMS**

Claims 1-24 (Previously cancelled without prejudice or disclaimer).

Claims 25-29 (Previously cancelled without prejudice or disclaimer).

Claim 30 (Previously cancelled without prejudice or disclaimer).

Claims 31-36 (Previously cancelled without prejudice or disclaimer).

Claim 37 (Previously cancelled without prejudice or disclaimer).

Claims 38-43 (Previously cancelled without prejudice or disclaimer).

44. (Currently Amended) A transaction terminal for reading information from a credit card in a retail point of sale transaction, said transaction terminal comprising:

a card reader unit for reading said credit card, said card reader unit including a slot for receiving said credit card, at least one magnetic stripe reader for reading magnetic stripe encoded data, and a smart card reader for reading encoded data of an integrated circuit disposed on said credit card;

a control circuit coupled to said card reader unit, said control circuit configured to receive information read from said credit card by said card reader unit;

a touch screen including a display and a touch screen overlay, said transaction terminal configured so that signature information can be entered into said touch screen utilizing a stylus; and

a housing encapsulating said control circuit and components of said credit card reader unit, said housing further supporting said touch screen, wherein said housing further includes a base and a top surface, said touch screen being disposed at said top surface, said housing further defining said slot of said card reader unit and further including a circumferential lip extending outwardly at least one of outwardly sideward or outwardly forward from said base, said circumferential lip extending about a perimeter of said housing, wherein said housing further has disposed thereon a holder apparatus for holding a stylus for use in entering data into said transaction terminal.

45. (Previously Presented) The transaction terminal of claim 44, wherein said circumferentially extending lip extends entirely about a periphery of said housing.
46. (Previously Presented) The transaction terminal of claim 44, wherein said circumferential lip defines a curved profile from both a top view of said transaction terminal and a front view of said transaction terminal.
47. (Previously Presented) The transaction terminal of claim 44, wherein said arcuate surface of said circumferential lip defines a curved profile from both a top view of said transaction terminal and a side view of said transaction terminal.
48. (Previously Presented) The transaction terminal of claim 46, wherein a portion of said base at a front of said housing defines a curved profile as seen from a bottom view of said transaction terminal.
49. (Previously Presented) The transaction terminal of claim 44, wherein said slot of said card reader unit opens at a front of said housing.
50. (Previously Presented) The transaction terminal of claim 44, wherein said card reader unit is an insert style card reader unit.
51. (Previously Presented) The transaction terminal of claim 44, wherein said slot of said card reader unit, said base, and said touch screen are all substantially coplanar.
52. (Previously Presented) The transaction terminal of claim 51, wherein said slot of said card reader unit, said base, and said touch screen all define planes having a downward angle from the back of said housing to the front of said housing.
53. (Previously Presented) The transaction terminal of claim 44, wherein said holder apparatus for holding said stylus is configured to be detachably attached to said housing.

54. (Previously Presented) The transaction terminal of claim 44, wherein said control circuit has a mode of operation in which said control circuit configures said transaction terminal to display a virtual keypad onto said touch screen to accommodate entry of data by a user onto said touch screen.
55. (Previously Presented) The transaction terminal of claim 44, wherein said control circuit has a mode of operation in which said control circuit configures said transaction terminal to capture a signature entered by a user onto said touch screen.
56. (Previously Presented) The transaction terminal of claim 44, said transaction terminal further comprising a detachable riser.
57. (Previously Presented) The transaction terminal of claim 44, said transaction terminal further comprising an integrated fingerprint scanner unit.
58. (Previously Presented) The transaction terminal of claim 44, said transaction terminal further comprising an RF communication interface for enabling communication with a nonintegrated computer system.
59. (Previously Presented) The transaction terminal of claim 44, wherein said card reader unit is disposed in said circumferential lip.
60. (Previously Presented) The transaction terminal of claim 44, said transaction terminal further comprising a secure information entry circuit including a program having an encryption routine, wherein said secure information entry circuit includes cryptographic firmware adapted to change the state of an encryption mode signal when said encryption routine is actuated, and wherein said transaction terminal further includes a user-perceivable indicator responsive to said encryption mode signal.
61. (Previously Presented) The transaction terminal of claim 44, wherein said housing comprises an upper section and a lower section, wherein said control circuit is in communication with a secure IC chip comprising a volatile memory, wherein said transaction terminal further includes a battery for powering said secure IC chip, wherein

said transaction terminal is adapted so that said battery is disconnected from said secure IC chip if said upper section is removed from said lower section.

62. (Previously Presented) The transaction terminal of claim 44, wherein said housing includes an imaging assembly aperture further comprising an optical reader unit comprising an imaging assembly, wherein said imaging assembly is incorporated in said housing in such manner that light received by said assembly passes through said imaging assembly aperture.

63. (Previously Presented) The transaction terminal of claim 44, wherein at least a portion of said housing and at least a portion of said base are molded together.

64. (Currently Amended) A transaction terminal for reading information from a credit card in a retail point of sale transaction, said transaction terminal comprising:

a card reader unit for reading said credit card, said card reader unit including a slot for receiving said credit card, at least one of a magnetic stripe reader for reading magnetic stripe encoded data, and a smart card reader for reading encoded data of an integrated circuit disposed on said credit card;

a control circuit coupled to said card reader unit, said control circuit configured to receive information read from said credit card by said card reader unit;

a signature capturing touch screen including a display and a touch screen overlay, said transaction terminal being configured so that signature information can be entered into said signature capturing touch screen utilizing a stylus; and

a housing encapsulating said control circuit and components of said credit card reader unit, said housing further supporting said signature capturing touch screen, wherein said housing further includes a base and an enlarged head portion, said enlarged head portion having a top surface, said enlarged head portion extending at least one of sideward or forward from said base, said signature capturing touch screen being disposed at said top surface of said enlarged head portion in such manner that said touch screen delimits a substantial portion of a top surface of said housing, said housing further defining said slot of said card reader unit, wherein said enlarged head

portion defines a curved profile both from a top view of said transaction terminal and at least one of a side view and a front view of said transaction terminal.

65. (Currently Amended) The transaction terminal of claim 64, wherein said [[lip]] enlarged head portion defines a curved profile from both a top view of said transaction terminal and a front view of said transaction terminal.

66. (Currently Amended) The transaction terminal of claim 64, wherein said [[lip]] enlarged head portion defines a curved profile from both a top view of said transaction terminal and a side view of said transaction terminal.

67. (Previously Presented) The transaction terminal of claim 64, wherein said slot of said card reader unit opens at a front of said housing.

68. (Previously Presented) The transaction terminal of claim 64, wherein said card reader unit is an insert style card reader unit.

69. (Previously Presented) The transaction terminal of claim 64, wherein said enlarged head portion extends about substantially the entire perimeter of said housing.

70. (Currently Amended) A transaction terminal for processing debit or credit card POS transactions, said transaction terminal comprising:

a housing having a base, a top, and an enlarged head portion extending from said base to define a lip;

a touch screen disposed in said enlarged head portion comprising a display and a touch sensitive overlay, wherein said touch screen partially defines said housing top, said transaction terminal being configured so that signature information can be entered into said touch screen utilizing a stylus, said transaction terminal having a mode of operation in which a virtual keypad is displayed on said touch screen;

a detachable stylus holder, said holder being detachably received on said housing; and

a card reader unit having a slot defined by said housing, said card reader unit having at least one of a magnetic stripe reader for reading magnetic stripe encoded data, and a smart card reader for reading encoded data electronically stored on a card.

71. (Previously Presented) The transaction terminal of claim 70, wherein said enlarged head portion extends forward from said base to define a forward extending lip.

72. (Previously Presented) The transaction terminal of claim 70, wherein said enlarged head portion extends leftward from said base to define a leftward extending lip.

73. (Previously Presented) The transaction terminal of claim 70, wherein said enlarged head portion extends forward and leftward from said base to define a forward and leftward extending lip.

74. (Previously Presented) The transaction terminal of claim 70, wherein said lip defines a curved profile from a top view and a side view.

75. (Previously Presented) The transaction terminal of claim 70, wherein said lip defines a curved profile from a top view and a front view.

76. (Previously Presented) The transaction terminal of claim 70, wherein said lip defines a curved profile from a top view, a side view and a front view.

77. (Previously Presented) The transaction terminal of claim 70, wherein said housing is adapted to receive said detachable stylus holder at a specific position on said housing.

78. (Currently Amended) A transaction terminal for reading information from a card in a retail point of sale transaction, said transaction terminal comprising:

an insert style card reader unit for reading said card, said insert style card reader unit including a slot for receiving said card and a smart card reader for reading encoded data of an integrated circuit disposed on said card;

a control circuit coupled to said card reader unit, said control circuit configured to receive information read from said card by said card reader unit;

a signature capturing touch screen including a display and a touch screen overlay; and

a housing encapsulating said control circuit and components of said insert style card reader unit, said housing further supporting said signature capturing touch screen, wherein said housing further includes a base and a top surface, said signature capturing touch screen being disposed at said top surface, said housing further defining said slot of said insert style card reader unit and further including a circumferential lip extending outwardly from said base, said circumferential lip extending ~~about a perimeter of said housing~~ at least one of sideward or forward from said base, wherein said housing further has disposed thereon a holder apparatus for holding a stylus for use in entering signature data into said transaction terminal,

wherein said base has a base plane, wherein said display has a screen plane and wherein said slot of said insert style reader has a slot plane, and wherein said transaction terminal is configured so that both of said screen plane and said slot plane are angled downwardly toward said base plane to form an acute angle with respect to said base plane, wherein said transaction terminal is configured so that said screen plane is oriented such that a higher portion of said screen plane is positioned rearward on said terminal relative to a lower portion of said screen plane, and wherein said transaction terminal is also so that a higher portion of said slot plane is also positioned rearward on said transaction terminal relative to a lower portion of said slot plane.

79. (Previously Presented) The transaction terminal of claim 78, wherein said transaction terminal is configured so that cards inserted into said slot of said insert style card reader unit are moved in an upward direction when inserted into said slot, and are moved in a downward direction when removed from said slot;

80. (Previously Presented) The transaction terminal of claim 78, wherein said transaction terminal is configured so that said slot is disposed at a front of said housing.
81. (Previously Presented) The transaction terminal of claim 78, wherein said transaction terminal is configured so that a rear of said slot is positioned at a position that higher than a front of said slot.
82. (Previously Presented) The transaction terminal of claim 78, wherein said transaction terminal is configured so that dirt and debris fall out of said slot by way of gravitational forces.
83. (Previously Presented) The transaction terminal of claim 78, wherein said first portion of said circumferential lip extends at least about 0.25 inch from said base.
84. (Previously Presented) The transaction terminal of claim 78, wherein said first portion of said circumferential lip extends at least about 0.50 inch from said base.
85. (Previously Presented) The transaction terminal of claim 78, wherein said first portion of said circumferential lip extends at least about 0.75 inch from said base.
86. (Previously Presented) The transactional terminal of claim 78, wherein said transaction terminal is configured to read both smart cards and magnetic stripe cards
87. (Previously Presented) The transaction terminal of claim 78, said transaction terminal further comprising an integrated fingerprint scanner unit.
88. (Previously Presented) The transaction terminal of claim 78, wherein said screen plane and said slot plane are at different angles with respect to said base plane.
89. (Currently Amended) A transaction terminal for reading information from a card in a retail point of sale transaction, said transaction terminal comprising:

an insert style card reader unit for reading said card, said insert style card reader unit including a slot for receiving said card and a smart card reader for reading encoded data of an integrated circuit disposed on said card;

a control circuit coupled to said card reader unit, said control circuit configured to receive information read from said card by said card reader unit;

a signature capturing touch screen including a display and a touch screen overlay; and

a housing encapsulating said control circuit and components of said insert style card reader unit, said housing further supporting said signature capturing touch screen, wherein said housing further includes a base and a top surface, said touch screen being disposed at said top surface, said housing further defining said slot of said insert style card reader unit and further including a circumferential lip extending outwardly from said base, said circumferential lip extending at least one of sideward or forward from said base, said circumferential lip having a first portion extending continuously from a front of said housing to a left rear of said housing, wherein a vertical cross section of said first portion throughout a length thereof defines a generally semicircle shaped surface tapering outwardly from an interior of said housing and then inwardly moving in a direction upwardly on said terminal, said first portion of said circumferential lip defining a generally semicircle shaped edge from a top view; and

wherein said base has a base plane, wherein said display has a screen plane and wherein said slot of said insert style reader has a slot plane, and wherein said transaction terminal is configured so that both of said screen plane and said slot plane are angled downwardly toward said base plane to form an acute angle with respect to a base plane, wherein said transaction terminal is configured so that said screen plane is oriented such that a higher portion of said screen plane is positioned rearward on said terminal relative to a lower portion of said screen plane, and wherein said transaction terminal is also configured so that a higher portion of said slot plane is also positioned rearward on said transaction terminal relative to a lower portion of said slot plane.

90. (Previously Presented) The transaction terminal of claim 89, wherein said transaction terminal is configured so that a rear of said slot is positioned at a position that higher than a front of said slot.

91. (Previously Presented) The transaction terminal of claim 89, wherein said transaction terminal is configured so that dirt and debris fall out of said slot by way of gravitational forces.

92. (Previously Presented) The transactional terminal of claim 89, wherein said transaction terminal is configured to read both smart cards and magnetic stripe cards

93. (Previously Presented) The transaction terminal of claim 89, wherein said housing includes an imaging assembly aperture further comprising an optical reader unit comprising an imaging assembly, wherein said imaging assembly is incorporated in said housing in such manner that light received by said assembly passes through said imaging assembly aperture.

94. (Previously Presented) The transaction terminal of claim 89, wherein said screen plane and said slot plane are at different angles with respect to said base plane.

95. (Currently Amended) A transaction terminal for reading information from a card in a retail point of sale transaction, said transaction terminal comprising:

an insert style card reader unit for reading said card, said insert style card reader unit including a slot for receiving said card and a smart card reader for reading encoded data of an integrated circuit disposed on said card;

a control circuit coupled to said card reader unit, said control circuit configured to receive information read from said card by said card reader unit;

a signature capturing touch screen including a display and a touch screen overlay; and

a clamshell housing encapsulating said control circuit and components of said insert style card reader unit, said clamshell housing further supporting said signature capturing touch screen, wherein said clamshell housing further includes a lower mold

having a base and an upper mold having a top surface, said touch screen being disposed at said top surface, said housing further defining said slot of said insert style card reader unit and further including a circumferential lip extending outwardly from said base, said circumferential lip extending at least one of sideward or forward from said base, said circumferential lip having a first portion extending continuously from a front of said housing to a left rear of said housing, wherein a vertical cross section of said first portion throughout a length thereof defines a generally semicircle shaped surface extending outwardly from an interior of said housing and then extending inwardly toward an interior of said housing moving in a direction upwardly on said terminal, wherein a lower portion of said generally semi-circled shaped surface is defined by said lower mold and wherein an upper portion of said generally semicircle shaped surface is defined by said upper mold, wherein said transaction terminal is further configured so that said first portion of said circumferential lip defines a generally semicircle shaped edge from a top view of said transaction terminal; and

wherein said base has a base plane, wherein said display has a screen plane and wherein said slot of said insert style reader has a slot plane, and wherein said transaction terminal is configured so that at least one of said screen plane and said slot plane are angled downwardly toward said base plane to form an acute angle with respect to said base plane.

96. (Previously Presented) The transaction terminal of claim 95, wherein said transaction terminal is configured so that a rear of said slot is positioned at a position that higher than a front of said slot.

97. (Previously Presented) The transaction terminal of claim 95, wherein said transaction terminal is configured so that dirt and debris fall out of said slot by way of gravitational forces.

98. (Previously Presented) The transactional terminal of claim 95, wherein said transaction terminal is configured to read both smart cards and magnetic stripe cards.

99. (Previously Presented) The transaction terminal of claim 95, wherein said screen plane and said slot plane are at different angles with respect to said base plane.

100. (New) The transaction terminal of claim 44, wherein said circumferential lip extends sideward from said base.

101. (New) The transaction terminal of claim 44, wherein said circumferential lip extends forward from said base.

102. (New) The transaction terminal of claim 44, wherein said circumferential lip extends leftward from said base.

103. (New) The transaction terminal of claim 44, wherein said circumferential lip extends forward and leftward from said base.

104. (New) The transaction terminal of claim 64, wherein said enlarged head portion extends sideward from said base.

105. (New) The transaction terminal of claim 64, wherein said enlarged head portion extends forward from said base.

106. (New) The transaction terminal of claim 64, wherein said enlarged head portion extends leftward from said base.

107. (New) The transaction terminal of claim 64, wherein said enlarged head portion extends forward and leftward from said base.

108. (New) The transaction terminal of claim 78, wherein said circumferential lip extends sideward from said base.

109. (New) The transaction terminal of claim 78, wherein said circumferential lip extends forward from said base.

110. (New) The transaction terminal of claim 78, wherein said circumferential lip extends leftward from said base.

111. (New) The transaction terminal of claim 78, wherein said circumferential lip extends forward and leftward from said base.

112. (New) The transaction terminal of claim 89, wherein said circumferential lip extends sideward from said base.

113. (New) The transaction terminal of claim 89, wherein said circumferential lip extends forward from said base.

114. (New) The transaction terminal of claim 89, wherein said circumferential lip extends leftward from said base.

115. (New) The transaction terminal of claim 89, wherein said enlarged head portion extends forward and leftward from said base.